Exhibit B-1 Maps of the Bank's Service Areas

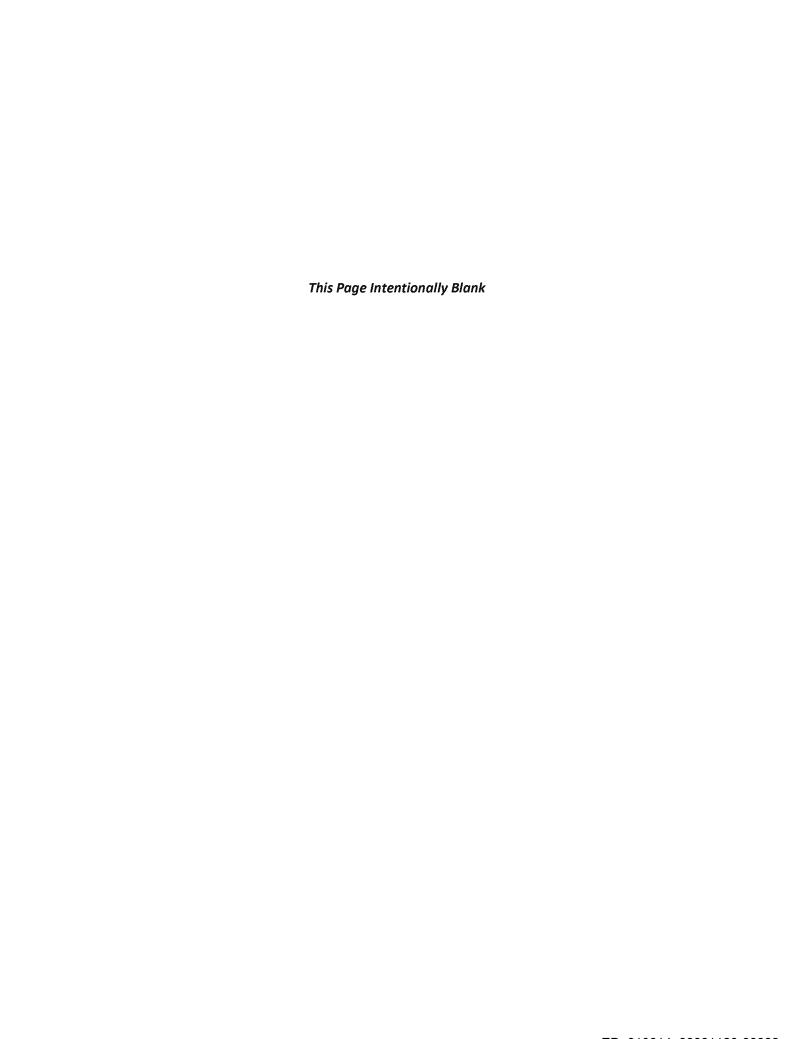


EXHIBIT B: SERVICE AREA MAPS AND NARRATIVE

INTRODUCTION

Through the implementation of this BEI, the Bank proposes to generate enhancement, rehabilitation, re-establishment, establishment, and preservation Credits for a variety of habitats in the Bank Properties including ephemeral streams, seasonal wetlands, wetland riparian habitat, perennial wetlands, non-wetland riparian habitat, open waters, alluvial floodplains, wetland buffer, stream buffer, Swainson's hawk foraging habitat, and habitats considered to be sensitive by the California Environmental Quality Act (CEQA). The credits were classified based on jurisdiction and include Corps Section 404 credits, Section 1600 credits, CEQA credits, California Endangered Species (CESA) credits, and Porter-Cologne credits. More information on Credit types associated with each of these service areas can be seen in **Exhibit F**.

Service Areas have been proposed based on jurisdiction, similar or contiguous habitat in the surrounding areas, and the distributional range of associated special-status animals or sensitive communities. More details on the rationale behind the service areas can be seen in **Exhibit B-2**. The maps included in **Exhibit B-1** and how they relate to the Credit categories for the Bank are described below.

Exhibit B-1.1 – Section 404 Service Area

This map describes the Proposed Service Area for credited features under Section 404 of the Clean Water Act in the Bank Properties. These credits include re-established ephemeral streams, alluvial floodplain, open water, seasonal wetland, marsh, wetland riparian, riparian buffer, The Service Areas contain a primary service area, secondary service area, and tertiary service area, as described in **Exhibit B-2**. More information on 404 Credit types associated with each of these service areas can be seen in **Exhibit F-1.3.1** and **Exhibit F-1.3.2**.

• Exhibit B-1.2 – Lahontan RWQCB Service Area

This map describes the Proposed Service Area for credited features under the Porter-Cologne Act within the Bank Properties. These features are enly State jurisdictional and protected by the Lahontan Regional Water Quality Control Board (Lahontan RWQCB). These credits include re-established ephemeral streams, alluvial floodplain, open water, seasonal wetland, marsh, wetland riparian, riparian buffer, The Service Areas contain a primary service area, secondary service area, and tertiary service area, as described in **Exhibit B-2**. More information on 404 Credit types associated with each of these service areas can be seen in **Exhibit F-1.3.9**

Exhibit B-1.3 – Swainson's Hawk Service Area

This map describes the Proposed Service Area for Swainson's hawk foraging habitat which is protected under CESA. Swainson's hawk foraging habitat will only include preservation Credits. These features are protected by the California Department of Fish and Wildlife (CDFW). More information on Swainson's hawk Credit types associated with each of these service areas can be seen in **Exhibit F-1.3.7** and **Exhibit F-1.3.8**.

Exhibit B-1.4 – CEQA Service Area

This map describes the Proposed Service Area for habitats that are considered to be sensitive under CEQA. CEQA-protected habitats will only include Preservation Credits. These features are protected by the CDFW. More information on CEQA Credit types associated with each of these service areas can be seen in **Exhibit F-1.3.5**, and **Exhibit F-1.3.6**.

Exhibit B-1.5 – Section 1600 Service Area

This map describes the Proposed Service Area for credited features that are Jurisdictional under Section 1600 of the California Fish and Game Code within the Bank Properties. These features are protected by CDFW. These features include ephemeral streams, alluvial floodplain, open water, seasonal wetland, marsh, wetland riparian, and non-wetland riparian habitats. These 1600-Credits will include restoration (reestablishment, rehabilitation), enhancement, and preservation of these jurisdictional features. More information on Section 1600 Credit types associated with each of these service areas can be seen in **Exhibit F.1.3.3** and **Exhibit F.1.3.4**.

